

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1 1. (currently amended) A computer implemented method of transferring
2 funds from one online account to another, the method comprising the steps of:
3 opening a first online account in response to a request from a first user to open the
4 first account, including:
5 receiving credit card account information from the first user;
6 establishing a connection with a server associated with the credit card account; and
7 transferring funds from the credit card account to the first account;
8 receiving a transfer request from ~~a first~~ the first user, the transfer request
9 including an amount of funds for transfer from ~~a first~~ the first online account associated with the
10 first user and identification information for a recipient of the funds, the identification information
11 including an electronic message address for the recipient;
12 automatically sending an electronic message to the recipient using the electronic
13 message address, the electronic message indicating that funds are ready for transfer to the
14 recipient;
15 receiving a response from the recipient accepting or rejecting the transfer of
16 funds; and
17 transferring said amount of funds from the first account to a second account
18 associated with the recipient if the response indicates acceptance.

1 2. (Original) The method of claim 1, wherein the electronic message address
2 is an e-mail address, and wherein the electronic message is an e-mail message.

1 3. (Original) The method of claim 1, wherein the electronic message address
2 includes a user ID associated with the recipient, and wherein the step of automatically sending an
3 electronic message includes initiating an instant message session with the recipient based on the
4 user ID.

1 4. (Original) The method of claim 1, wherein the response includes a request
2 by the recipient to open an account, and wherein the method further includes the step of opening
3 the second account for the recipient.

1 5. (Original) The method of claim 1, wherein the response from the recipient
2 includes information identifying the second account.

1 6. (Original) The method of claim 1, wherein the transfer request further
2 includes a request for identity confirmation, and wherein the response from the recipient includes
3 identity information responsive to the request for identity confirmation, the method further
4 including the steps of:

5 automatically sending the identity information to the first user; and
6 receiving from the first user an acceptance or a rejection of the identity
7 information;
8 wherein funds are transferred only if an acceptance is received from the first user.

1 7. (Original) The method of claim 6, wherein the request for identity
2 confirmation includes a query, and wherein the identity information from the recipient includes
3 an answer to the query.

1 8. (canceled)

1 9. (canceled)

1 10. (Original) The method of claim 1, further comprising the steps of:
2 receiving credit card account information from the recipient;
3 establishing a connection with a server associated with the credit card account;
4 and
5 transferring funds from the second account to the credit card account in response
6 to a withdrawal request received from the recipient.

1 11. (Original) The method of claim 1, wherein the method is implemented in
2 a host server, and wherein the electronic message includes a URL link to the host server.

1 12. (currently amended) A computer implemented method of transferring
2 funds from one online account to another, the method comprising the steps of:
3 receiving a payment request from a first user, the payment request including an
4 amount of funds for transfer to an online account associated with the first user and identification
5 information for a recipient of the payment request (payor), the identification information
6 including an electronic message address of the payor;
7 automatically sending an electronic message to the payor using the electronic
8 message address, the electronic message including the amount of funds to be transferred to the
9 first user;
10 receiving a payment response from the payor indicating acceptance or rejection of
11 the payment request;
12 sending a second electronic message to the first user indicating whether the
13 payment response from the recipient indicates acceptance or rejection of the payment request;
14 and if the payment response indicates acceptance:
15 receiving a transfer request from the first user indicating that the funds be
16 transferred to an identified online account associated with the first user; and
17 transferring funds to the identified online account from a second account
18 associated with the payor in response to the transfer request;
19 wherein the payment response further includes a request to open an account for
20 the payor, the method further including:
21 opening the second account; and
22 depositing funds into the second account, wherein depositing includes:
23 receiving credit card account information from the payor;
24 establishing a connection with a server associated with the credit card account; and
25 transferring funds from the credit card account to the second account.

1 13. (currently amended) The method of claim 12 ~~claim 1~~, wherein the
2 electronic message address is an e-mail address, and wherein the electronic message is an e-mail
3 message.

1 14. (currently amended) The method of claim 12 ~~claim 1~~, wherein the
2 electronic message address includes a user ID associated with the payor ~~payer~~, and wherein the
3 step of automatically sending an electronic message includes initiating an instant message
4 session with the payor ~~payer~~ based on the user ID.

1 15. (Original) The method of claim 12, wherein if the payment response from
2 the payor indicates acceptance of the payment request, the payment response further includes a
3 request for identity confirmation, and wherein the transfer request from the first user includes
4 identity information responsive to the request for identity confirmation, the method further
5 including the steps of:

6 automatically sending the identity information to the payor; and
7 receiving from the payor an acceptance or a rejection of the identity information;
8 wherein funds are transferred only if an acceptance of the identity information is
9 received from the payor.

1 16. (Original) The method of claim 12, further including the step of
2 transferring funds from the identified online account to a user identified credit card account in
3 response to a request from the first user to withdraw funds from the identified online account.

1 17. (canceled)

1 18. (canceled)

1 19. (canceled)

1 20. (Original) The method of claim 12, wherein the method is implemented in
2 a host server, and wherein the electronic message includes a URL link to the host server.

1 21. (Original) The method of claim 12, wherein a plurality of online accounts
2 are associated with the first user, and wherein the identified account is one of the plurality of
3 online accounts.

1 22. (Original) The method of claim 21, further including the step of
2 transferring funds from the identified account to a different one of said plurality of accounts in
3 response to a request from the first user.

1 23. (currently amended) In a computer network, a computer system
2 communicably coupled to a database of user accounts, the user accounts including values
3 representing funds maintained by a financial institution on behalf of the users, the computer
4 system executing code for updating the values in the user accounts, the code including
5 instructions for:

Q' 6 opening a first online account in response to a request received by the computer
7 system from a first user to open the first account, said instructions for opening including
8 instructions for:

9 processing credit card account information received from the first user;

10 establishing a connection with a server associated with the credit card account; and

11 transferring funds from the credit card account to the first account;

12 processing a transfer request received by the computer system from ~~a first~~ the first
13 user over the network, the transfer request including an amount of funds for transfer from ~~a first~~
14 the first user account associated with the first user and identification information for a second
15 user, the identification information including an electronic message address for the second user;
16 automatically sending an electronic message to the second user using the
17 electronic message address, the electronic message indicating that funds are ready for transfer to
18 the second user;

19 processing a response received from the second user to determine whether the
20 second user has accepted or rejected the transfer of funds; and

21 updating the values of the first user account and a second user account associated
22 with the second user to reflect that the amount of funds was transferred from the first user to the
23 second user if the response indicates acceptance.

1 24. (currently amended) The computer system of claim 23 ~~method of claim 1,~~
2 wherein the electronic message address is an e-mail address, and wherein the electronic message
3 is an e-mail message.

1 25. (currently amended) The computer system of claim 23 ~~method of claim 1~~,
2 wherein the electronic message address includes a user ID associated with the second user, and
3 wherein the step of automatically sending an electronic message includes initiating an instant
4 message session with the second user based on the user ID.

1 26. (Original) The computer system of claim 23, wherein the response
2 includes a request by the second user to open an account, and wherein the code further includes
3 instructions for opening the second account for the second user.

1 27. (Original) The computer system of claim 23, wherein the response from
2 the second user includes information identifying the second account.

Q' 1 28. (Original) The computer system of claim 23, wherein the transfer request
2 further includes a request for identity confirmation, and wherein the response from the second
3 user includes identity information responsive to the request for identity confirmation, the code
4 further including instructions for:

5 automatically sending the identity information to the first user; and
6 processing a second response received from the first user indicating acceptance or
7 rejection of the identity information;

8 wherein the values are updated only if the second response indicates acceptance.

1 29. (Original) The computer system of claim 28, wherein the request for
2 identity confirmation includes a query, and wherein the identity information from the second
3 user includes an answer to the query.

1 30. (currently amended) In a computer network, a computer system
2 communicably coupled to a database of user accounts, the user accounts including values
3 representing funds maintained by a financial institution on behalf of the users, the computer
4 system executing code for updating the values in the user accounts, the code including
5 instructions for:

6 processing a payment request received from a first user over the network, the
7 payment request including an amount of funds for transfer to a first user account associated with

8 the first user and identification information for a second user, the identification information
9 including an electronic message address for the second user;
10 automatically sending an electronic message to the second user using the
11 electronic message address, the electronic message including the amount of funds to be
12 transferred to the first user;
13 processing a payment response received from the second user to determine
14 whether the second user has accepted or rejected the payment request;
15 sending a second electronic message to the first user indicating whether the
16 payment response from the recipient indicates acceptance or rejection of the payment request;
17 and if the payment response indicates acceptance:
18 processing a transfer request received from the first user to determine a user
19 account identified by the first user; and
20 updating the values of the identified account and a second user account associated
21 with the second user to reflect that the amount of funds was transferred from the second user to
22 the first user;
23 wherein the payment response further includes a request to open an account for
24 the second user, the code further including instructions for:
25 opening the second account; and
26 depositing funds into the second account, wherein instructions for depositing
27 include instructions for:
28 processing credit card account information received from the second user;
29 establishing a connection with a server associated with the credit card account; and
30 causing funds to be transferred from the credit card account to the second account.

1 31. (currently amended) The computer system of claim 30 ~~method of claim 1~~,
2 wherein the electronic message address is an e-mail address, and wherein the electronic message
3 is an e-mail message.

1 32. (currently amended) The computer system of claim 30 ~~method of claim 1~~,
2 wherein the electronic message address includes a user ID associated with the second user, and

3 wherein the step of automatically sending an electronic message includes initiating an instant
4 message session with the second user based on the user ID.

1 33. (Original) The computer system of claim 30, wherein if the payment
2 response from the second user indicates acceptance of the payment request, the payment
3 response further includes a request for identity confirmation, and wherein the transfer request
4 from the first user includes identity information responsive to the request for identity
5 confirmation, and wherein the code further includes instructions for:
6 automatically sending the identity information to the second user; and
7 processing a second response received from the second user to determine whether
8 the identity information was accepted or rejected;
9 wherein values are updated only if the identity information was accepted.

1 34. (canceled)

1 35. (Original) The computer system of claim 30, wherein the payment
2 response from the second user includes information identifying the second account.

1 36. (canceled)

1 37. (canceled)

1 38. (canceled).

1 39. (canceled)

1 40. (canceled)

1 41. (canceled)

1 42. (canceled)

1 43. (original) A computer implemented method of transferring funds between
2 user online accounts in a computer network, the method comprising the steps of:
3 receiving registration information from a first user for establishing a first online
4 account, the registration information including a physical mailing address;

5 setting a transaction limit on the first account to a first value; thereafter
6 receiving a confirmation code from the first user, wherein the confirmation code
7 confirms that the physical mailing address is a valid address; and thereafter
8 increasing the transaction limit on the first online account to a second value.

1 44. (original) The method of claim 43, further comprising the step of:
2 causing the confirmation code to be sent to the physical mailing address.

1 45. (original) The method of claim 43, wherein the second value is selected
2 by the first user.

1 46. (original) The method of claim 43, wherein the physical mailing address
2 is associated with a billing address for one of a credit card account and an ATM check card
3 account.

1 47. (original) The method of claim 43, wherein the registration information
2 and confirmation code are received from the first user over the Internet.

1 48. (New) A computer implemented method of transferring funds from one
2 online account to another, the method comprising the steps of:
3 receiving a transfer request from a first user, the transfer request including an
4 amount of funds for transfer from a first online account associated with the first user and
5 identification information for a recipient of the funds, the identification information including an
6 electronic message address for the recipient;
7 automatically sending an electronic message to the recipient using the electronic
8 message address, the electronic message indicating that funds are ready for transfer to the
9 recipient;
10 receiving a response from the recipient accepting or rejecting the transfer of
11 funds;
12 transferring said amount of funds from the first account to a second account
13 associated with the recipient if the response indicates acceptance;
14 receiving credit card account information from the recipient;

- 15 establishing a connection with a server associated with the credit card account;
- 16 and
- 17 transferring funds from the second account to the credit card account in response
- 18 to a withdrawal request received from the recipient.